

What is Claimed is:

Sub
al

1. A self-service terminal comprising:
a communications port; and
the terminal being operable to transfer software for execution on a portable device from the terminal to the portable device using the communications port.
2. A terminal according to claim 1, wherein the communications port comprises a wireless port.
3. A terminal according to claim 1, further comprising (i) means for connecting to a host, and (ii) means for receiving software from a host for transferring to a portable device.
4. A terminal according to claim 1, wherein the software relates to a financial service and includes parameters that are correct at the time the software is transferred.
5. A terminal according to claim 1, wherein the software has a time to live, so that once the time to live has expired the software automatically deletes itself.
6. A terminal according to claim 1, wherein the software is operable to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to be executed by a self-service terminal.

005077 " E4E0T260

7. A self-service terminal system comprising:
- a host;
 - a plurality of self-service terminals; and
 - a network mutually interconnecting the host and the terminals, the host being
- 5 operable to transfer software to the terminals for subsequent transfer by a terminal to a portable device presented by a user.
8. A method of operating a self-service terminal system, the method comprising:
- providing a software program at a central location;
 - transferring the software program to one or more terminals using a network connection; and
- 5 in response to a request from a user, transferring the software program to a portable device presented to a terminal by the user.
9. A self-service terminal comprising:
- means defining a communications port; and
 - means for allowing software to be transferred to a portable device using the communications port.
10. A terminal according to claim 9, wherein the communications port is of the wireless type.

006044-44E07260

11. A terminal according to claim 9, further comprising (i) means for connecting to a host, and (ii) means for receiving software from a host for transferring to a portable device.

12. A terminal according to claim 9, wherein the software relates to a financial service and includes parameters that are correct at the time the software is transferred.

13. A terminal according to claim 9, wherein the software has a time to live, so that once the time to live has expired the software automatically deletes itself.

14. A terminal according to claim 9, wherein the software is operable to receive details from a user and to prepare a response program for transmitting back to a self-service terminal, the response program including details of a transaction to be executed by a self-service terminal.

15. A terminal according to claim 9, further comprising means for receiving payment from a user for the transferred software.

16. A self-service terminal system comprising:

a host;

a plurality of self-service terminals; and

means interconnecting the host and the terminals and for enabling the host to

5 transfer software to the terminals for subsequent transfer by a terminal to a portable device presented by a user.

006077 " E-TECH 260

Sub
G1

17. A method of operating a self-service terminal system, the method comprising:
transferring a software program from a central location to at least one self-service terminal; and
transferring a software program from a terminal to a portable device in response to a user request.

THE UNIVERSITY OF CHICAGO